

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by Ryan Vanden Brink**

**Oregon - HAF AR 2022**

## Participant Information:

Entity Name	Oregon
Type of Recipient	State/DC
UEID	CJUQKQUXSCJ5
TIN	930952117
DUNS+4	809580293
FAIN#	HAF0027
Address	725 Summer ST NE Suite B
City	Salem
State	Oregon
Zip	97301-1266

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/15/2022 6:04 PM
Submitted by	Ryan Vanden Brink, ryan.vandenbrink@hcs.oregon.gov
Certified by	Ryan Vanden Brink

## Point of Contact List:

Name	Title	Email	Roles
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Ryan Vanden Brink	Asst. Dir. of Homeowner Assistance Programs	ryan.vandenbrink@hcs.oregon.gov	HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative
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Name	Title	Email	Roles
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## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$95,898.85
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Catholic Charities	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Consulate of Mexico	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Asian Pacific American Network of Oregon	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Farmworker Housing Development Corp	Provider	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bridges	Community Organization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Condensed public meeting attendance list	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon Housing Alliance	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Governor's Racial Justice Council	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon Manufactured Housing Advisory Committee	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Legal Aid Services of Oregon	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Elemental Law	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon Law Center	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oregon DOJ, Consumer Protection	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
17 Statewide Homeownership Centers providing housing counseling	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Help reduce serious delinquencies	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Serve a substantial of at-risk Oregonians	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Help prevent foreclosures	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Mortgage Payment Assistance	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Homeowner's Insurance	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Delinquent Property Taxes	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>
Maintain SDI homeownership	Mortgage Reinstatement	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
See above goals	Payment Assistance for HOA fees or liens	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>
See above goals	Payment Assistance for Down Payment Assist. Loans	New, no performance data	<input type="checkbox"/>	<input type="checkbox"/>

## Methods for Targeting:

	<p>i. OHCS has targeted outreach using public communications and partnerships with organizations.</p> <p>ii. Leveraging resources from other programs and organizations, OHCS helped create a general foreclosure prevention and counseling campaign involving: a dedicated website; statewide media campaign focused on Spanish speaking, elderly Black, and rural homeowners; channeled referrals through 211. OHCS also completed: press release at the end of Oregon's foreclosure moratorium; a series of bilingual Facebook Live events; housing fairs and Mexican consulate</p>
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events; and created infographics explaining judicial and nonjudicial processes and homeowner protections and options.

iii. OHCS promoted HAF specifically through: agency webpage, announcements, virtual meetings, email communications, and public council meetings; a dedicated HAF website with online application link; funds for local outreach and enrollment clinics through community organizations; housing fairs and Mexican consulate events; organizations supporting wildfire victims; agency meetings with federally recognized Tribes; informational brochures for events; and direct mail campaigns to homeowners in

1. Please provide an update on your targeting plan including challenges, successes, etc.

foreclosure as identified by public notices.  
iv. The OHCS HAF application portal is available in English and Spanish, with static Chinese, Russian, and Vietnamese coming soon. Google translate is available for other languages. OHCS grantees providing application assistance and its customer service vendor have bilingual (Spanish) and/or language line options available for limited English proficiency applicants.  
v. Housing counseling: OHCS is funding partners to provide information to homeowners but not to provide foreclosure avoidance or housing counseling services. OHCS had two existing funding pools for this service, which still have funds available for the service.  
vi. Legal

services: OHCS granted a consortium of legal organizations to provide homeowner representation, operate a referral service for ineligible homeowners, and train housing counselors and attorneys on foreclosure prevention.

vii. Challenges: OHCS could better engage the federally recognized Tribes and community partners servicing Chinese, Russian, and Vietnamese populations, and homeowners with disabilities. Despite outreach, only a few partnerships have emerged.

viii. Successes: Using public notices to direct mail information to homeowners in foreclosure may be our most successful outreach activity for application intake.

Sponsored by Oregon

Consumer Justice, a coordinated statewide foreclosure prevention media campaign supported by a website, 211 call services, and counseling received significant traffic and response. ix. Reference points: 97.5% of homeowners assisted were 100% AMI or below and 35% of homeowners

	assisted were SDI homeowners.
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)	Yes
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<p>If so, please provide best practices and information on coordination efforts.</p>	<p>OHCS holds a mortgage portfolio. The agency initially intended to operate a pilot program through this portfolio. After consultation, based upon the portfolios of loans and the HAF homeowner needs assessment, OHCS decided to focus its pilot program on homeowners the most at-risk of foreclosure. Based upon this consultation and a review of the workout options available to federally-related loan borrowers, OHCS has not coordinated with FHA, VA, USDA, or Fannie or Freddie directly. OHCS is serving borrowers with those loans.</p>
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2. Have you coordinated with servicers?	Yes
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	<p>i. Keeping the lines of communication open and being available and responsive.</p> <p>ii. Working in different ways with servicers, whichever way is preferable so we can get to the end goal, whether it's via email, phone or meetings.</p> <p>iii. For foreclosures, checking in with servicers about postponements of sale dates. OHCS requests a postponement and servicers (and investors) want to receive status updates for where the file is and when payment can be expected.</p> <p>iv. Many servicers share our HAF information with customers so they can apply and servicers sometimes give us a</p>
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If so, please provide best practices and information on coordination efforts.

heads up. They seem to be equally interested in helping their borrowers. v. OHCS tries to give servicers notice when an applicant is getting to loan signing (our form of HAF assistance) where OHCS will need an updated Y record to make an accurate payment once loan

	documents are signed and received.
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**Certification:**

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	No
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2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	
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